

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kathy Koch  
Debtor

Case No. 20-00542-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db  
+Kathy Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524  
5301452 +ABSC Recovery, 3189 Princeton Road, Suite 217, Hamilton, OH 45011-5338  
5301411 +Altus GTS Inc, 2400 Veterans Memorial Blvd., Suite 300, Kenner, LA 70062-8725  
5301412 +Backyard Prodcasting, 1685 Four Mile Drive, Williamsport, PA 17701-1975  
5301413 +BestLine Leasing, 2582 Gateway Drive, State College, PA 16801-3019  
5301395 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)  
5301416 +Cambece Law, 200 Cummings Center, Suite 173 D, Beverly, MA 01915-6190  
5301423 +Empire Solutions, 7406 Route 98, Arcade, NY 14009-9713  
5301451 +Energex, 95 Energex Drive, Mifflintown, PA 17059-7748  
5301400 +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374  
5301401 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
5301448 On Deck Capital, Inc., 101 West Colfax Ave., Floor 9, Denver, CO 80123  
5301437 +Szabo Assoc., 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1395  
5301454 +The Muncy Bank and Trust Company, c/o Tina Hopple, Loan Assistant, 2 North Main Street, Muncy, PA 17756-1000  
5301438 +Tim & Doreen Stickles, 9845 North Route 220 Highway, Jersey Shore, PA 17740-7893  
5301407 +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200  
5301442 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
5301440 +Williamsport Sun Gazette, 252 West 4th Street, Williamsport, PA 17701-6133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5301450 +E-mail/Text: mnapoletano@ars-llc.biz Jul 08 2020 19:38:00 Ability Recovery Service,  
PO Box 4031, Wyoming, PA 18644-0031  
5301394 EDI: BANKAMER.COM Jul 08 2020 23:38:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
5301443 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:09 CACH, LLC,  
PO BOX 10587, GREENVILLE, SC 29603-0587  
5301444 EDI: BL-BECKET.COM Jul 08 2020 23:38:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
5301418 +EDI: CITICORP.COM Jul 08 2020 23:38:00 Citibank, 701 East 60th Street N,  
Sioux Falls, SD 57104-0493  
5301419 +EDI: COMCASTCBLCENT Jul 08 2020 23:38:00 Comcast, Po Box 3001,  
Southeastern, PA 19398-3001  
5301446 EDI: Q3G.COM Jul 08 2020 23:38:00 Department Store National Bank, c/o Quantum3 Group LLC,  
PO Box 657, Kirkland, WA 98083-0657  
5301397 +E-mail/Text: electronicbkydocs@nelnet.net Jul 08 2020 19:37:50 Dept Of Education/neln,  
121 S 13th St, Lincoln, NE 68508-1904  
5301409 EDI: DISCOVER.COM Jul 08 2020 23:38:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
5301398 +EDI: DISCOVER.COM Jul 08 2020 23:38:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
5301399 +EDI: TSYS2.COM Jul 08 2020 23:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
5301424 +E-mail/Text: collections@e-hps.com Jul 08 2020 19:37:42 Heartland Payment Systems,  
1 Heartland Way, Jeffersonville, IN 47130-5870  
5301426 EDI: IRS.COM Jul 08 2020 23:38:00 Internal Revenue Service, Insolvency Unit, POB 628,  
Pittsburgh, PA 15230  
5301396 EDI: JPMORGANCHASE Jul 08 2020 23:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
5301402 +E-mail/Text: bncnotices@becket-lee.com Jul 08 2020 19:37:42 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
5301456 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:18 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,  
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
5301455 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 19:44:27 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5301403 E-mail/Text: camanagement@mtb.com Jul 08 2020 19:37:44 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
5301441 E-mail/Text: camanagement@mtb.com Jul 08 2020 19:37:44 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
5301404 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
5301445 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding, LLC,  
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011  
5301453 +E-mail/Text: bankruptcy@ondeck.com Jul 08 2020 19:38:02 On Deck Capital, Inc.,  
101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167  
5301432 +E-mail/Text: bankruptcy@ondeck.com Jul 08 2020 19:38:02 OnDeck Capital Inc.,  
1400 Broadway, New York, NY 10018-5300  
5301433 E-mail/Text: RVSVCBICNOTIC1@state.pa.us Jul 08 2020 19:37:45 PA Department of Revenue,  
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
5301447 EDI: PRA.COM Jul 08 2020 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
5301405 +EDI: PRA.COM Jul 08 2020 23:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
5301435 +EDI: RMSC.COM Jul 08 2020 23:38:00 SYNCB, PO BOX 965015, Orlando, FL 32896-5015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5301406 +EDI: RMSC.COM Jul 08 2020 23:38:00 Synch/sams Club, Po Box 965005,  
Orlando, FL 32896-5005  
5301408 +E-mail/Text: electronicbkdocs@nelnet.net Jul 08 2020 19:37:50  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
5301414\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
5301415\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)  
5301420\* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904  
5301421\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
5301422\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
5301425\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
5301417\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)  
5301427\* +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374  
5301428\* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
5301429\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
5301430\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)  
5301431\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
5301434\* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
5301436\* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005  
5301439\* +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200  
5301410 ##+AIP Solutions, 9449 N 90th Street Suite 201, Scottsdale, AZ 85258-5037  
TOTALS: 0, \* 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Paul W McElrath, Jr. on behalf of Debtor 1 Kathy Koch ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Kathy Koch

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2130

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --


United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-00542-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathy Koch

7/8/20**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Courtney Wojtowicz, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**